

# BENEFIT

CHAMBERS OF COMMERCE  
GROUP INSURANCE PLAN®

## facts:

### Pharmacare Registration Residents of British Columbia, Saskatchewan and Manitoba

Chambers Plan Health options cover prescription drug purchases, reimbursing Plan participants a percentage of the cost of their expense, meaning most individuals pay a portion of their prescription drug costs. As residents of your province, individuals are eligible to enrol in their province's provincial drug program, which could pay up to 100% of drug claims once certain family maximums and deductibles are met.

To ensure individuals get the highest reimbursement possible, **Plan participants must register with their provincial programs.** Registration ensures appropriate deductibles are applied and claims are properly coordinated between your provincial plan and your group benefits plan.

The Chambers Plan claim assessment process includes a claim payment threshold limit of \$1,500 per family to remind insureds to register. This means while we will continue to pay eligible drug claims, as cardholders near the threshold limit, their Assure card will remind them to enrol in their provincial drug plan.

- Once a family's annual accumulated drug expenses reach \$1,000, claims will be processed, but the cardholder will receive a message reminding them to **register with the provincial plan.**
- As the prescription drug costs near the \$1,500 threshold, individuals will be notified that failure to enrol may suspend payment. Once the threshold of \$1,500 is reached, claims will no longer be paid at the pharmacy, as the system will inform the pharmacist that the **Insurer requires provincial plan enrolment.**

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## Pharmacare Registration

### Residents of British Columbia, Saskatchewan and Manitoba (cont'd)

Once confirmation of your deductible amount is received by our office, prescription drug claims will be paid at point of purchase. Any claims not paid can be submitted for reimbursement. You only need to register for provincial coverage once. If you have enrolled in your provincial plan, and have sent your deductible amount to the Chambers Plan, you are now assured of maximizing your prescription drug coverage. If you have not yet enrolled in your provincial plan, please register for provincial coverage by going to your respective provincial website:

**British Columbia:** [www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents)

**Manitoba:** [www.gov.mb.ca/health/pharmacare/forms.html](http://www.gov.mb.ca/health/pharmacare/forms.html)

**Saskatchewan:** [www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/special-support-program](http://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/special-support-program)

After applying to the provincial program you will receive written confirmation of your family's deductible. Simply send a copy of the confirmation by email to [info@johnstongroup.ca](mailto:info@johnstongroup.ca) or by fax to 1.800.457.8410, so our files can be updated.

If you have any questions, please contact the Chambers Plan Customer Service Department at 1.800.665.3365.

